### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 1 of 65

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Cynthia	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name	Middle name
	license or passport	Jones Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX1352	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 2 of 65

Debtor 1 Cynthia First Name	Jones Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you	Business name	Business name
have used in the last		
8 years	Business name	Business name
Include trade names and		
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	9302 S King Drive	
	Number Street	Number Street
	Chicago Illinois 60619	City Chate 7in Code
	City State Zip Code	City State Zip Code
	Cook	
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
	notices to you at this mailing address.	this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 3 of 65

Debtor 1 Cynthia		Jones		Case number (if knd	own)	
First Name	Middle Name	Last Name	_			<del>_</del>
Part 2: Tell the Court Abo	out Your Bankrupto	y Case				
7. The chapter of the Bankruptcy Code you are choosing to file under		rief description of each, see 2010)). Also, go to the top of				ndividuals Filing for
8. How you will pay the fee	more details aborcashier's check may pay with a  I need to pay the Individuals to F  I request that rejudge may, but the official pove you choose this	credit card or check with he fee in installments. If year Your Filing Fee in Inst	oically, if you attorney is a pre-printer you choose all ments (Or any request your fee, and ur family sithe Application attorner is a property of the Application attorner is a property in the Application at the application a	ou are paying the submitting you ed address. This option, sign official Form 103 this option only d may do so only ze and you are u	e fee yourself, r payment on gon and attach to BA).  If you are filing the file of the pay to	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	No.  ✓ Yes. District  District  District	Northem District of Illinois	When When When	11/10/2010 MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	10-50217
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11. Do you rent your residence?	✓ No. G	2. andlord obtained an eviction to line 12. fill out <i>Initial Statement About</i> his bankruptcy petition.				

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 4 of 65

Debtor 1 Cynthia Jones \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

## Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 5 of 65

Debtor 1 Cynthia Jones Case number (if known)
First Name Middle Name Last Name

Part 5: Exp	lain Your Effo	rts to Receive a Brie	fing About Credit Counseling				
		About Debtor 1:		About Deb	otor 2 (Sp	oouse Only in a Joint Cas	e):
15. Tell the o	court	You must check one:		You must cl	heck one:		
whether received about cr counseli	edit	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	counse filed thi	ling ager is bankru	ing from an approved cred ncy within the 180 days be ptcy petition, and I receive apletion.	fore I
	equires that ve a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payme veloped with the agency.	nt plan,
about cre counselin file for ba You mus	edit ng before you ankruptcy. t truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counse filed thi	ling ager is bankru	ing from an approved creating within the 180 days being the petition, but I do not appletion.	fore I
you cann	e of the choices. If ot do so, you igible to file.		er you file this bankruptcy petition, opy of the certificate and payment		ST file a c	er you file this bankruptcy pe opy of the certificate and pay	
If you file court car case, you	anyway, the dismiss your will lose filing fee you	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an obtain t made n	n approve those sen ny reques 30-day te	ked for credit counseling sed agency, but was unable vices during the 7 days after, and exigent circumstancemporary waiver of the	to ter I
creditors	can begin n activities	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requirer efforts y unable t	ment, atta ou made to obtain i	ay temporary waiver of the ch a separate sheet explainir to obtain the briefing, why yo t before you filed for bankrup umstances required you to file	u were otcy, and
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	with you		e dismissed if the court is diss for not receiving a briefing b ruptcy.	
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive must file with a co	a briefing a certification	fied with your reasons, you n within 30 days after you file. ate from the approved agend payment plan you develope o, your case may be dismisse	You cy, along ed, if any.
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is grante mited to a maximum of 15 da	
		I am not required counseling beca	d to receive a briefing about credit ause of:		t require	d to receive a briefing abou ause of:	ıt credit
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Inca	apacity.	I have a mental illness or a deficiency that makes me incapable of realizing or ma rational decisions about fina	aking
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	☐ Disa	ability.	My physical disability cause be unable to participate in briefing in person, by phon- through the internet, even a reasonably tried to do so.	a e, or
		Active duty.	I am currently on active military duty in a military combat zone.	Acti	ive duty.	I am currently on active mili duty in a military combat zo	
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about ci	redit cour	are not required to receive a seling, you must file a motion ounseling with the court.	

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 6 of 65

Debtor 1 Cynthia Jones Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$1,000,001-\$10 million \$0-\$50,000 \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Cynthia Jones Signature of Debtor 1 Signature of Debtor 2 Executed on 5/18/2017 Executed on MM / DD / YYYY MM / DD / YYYY

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 7 of 65

Debtor 1 Cynthia		Jones	Case number (i	f known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed unc	ler Chapter 7, 11, 12	2, or 13 of title 11, Unite	nave informed the debtor(s) about ad States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the sched	dules filed with the petition is incorrect.
attorney, you do not	J	. ,		·
need to file this page.	/s/ Amy Gerstein		Date	5/18/2017
	Signature of Attorney for	or Debtor	<u> </u>	MM / DD / YYYY
	Amy Gerstein			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3128374023	Email address	agerstein@semradlaw.com
			Illinoi	8
	Bar number		State	

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 8 of 65

Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Cynthia		Jones
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$155,000.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$30,836.00
1c. Copy line 63, Total of all property on Schedule A/B	\$185,836.00
art 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$157,634.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$29,663.84
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$29,663.84
	<u>· '</u>
Your total liabilities	\$187,297.84
Your total liabilities  Part 3: Summarize Your Income and Expenses	<u>· '</u>

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 9 of 65

Debtor 1 Cynthia Jones \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,784.21 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 10 of 65

Fill in this	information to identify your	case:					
Debtor 1	Cynthia			Jones	_		
Debtor 2	First Name	Middle N	lame	Last Name			
(Spouse, if f	iling) First Name	Middle N	lame	Last Name	-		
United St	ates Bankruptcy Court for the	Northern		District of Illinois	_		
Case nun	nber			(State)	_		
Officia	al Form 106A/B				<u> </u>		Check if this is an amended filing
Sche	dule A/B: Prop	erty					12/1
category responsib write you	where you think it fits best. le for supplying correct info r name and case number (if	Be as complete and primation. If more specified known). Answer ex	nd accu pace is i very que	set only once. If an asset fits rate as possible. If two marric needed, attach a separate sh stion. Other Real Estate You Ow	ed people eet to this	are filing together, both a s form. On the top of any a	are equally
1. Do you		equitable interest i	in any re	sidence, building, land, or sir	nilar prop	erty?	
	No. Go to Part 2						
1.1	Yes. Where is the property?  Street address, if available, o	r other description		s the property? Check all that a	apply.	the amount of any secu	claims or exemptions. Put tred claims on Schedule D:
	9302 S King Drive Number Street		☐ Co	plex or multi-unit building ndominium or cooperative nufactured or mobile home		Current value of the entire property? \$155000.00	Current value of the portion you own?
	Chicago Illinois City State  Cook County	60619 Zip Code		estment property neshare		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
			Who ha	as an interest in the property	? Check	Check if this is co	ommunity property
			✓ Del	otor 1 only otor 2 only			
				otor 1 and Debtor 2 only east one of the debtors and and	other		
				information you wish to add a		item, such as local	
			proper	-	3-320-022	2-0000	
If you	own or have more than one,	list here:					
1.2	Street address, if available, o	r other description	Sin	s the property? Check all that a gle-family home plex or multi-unit building	apply.	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> ims <i>Secured by Property.</i>
			Co	ndominium or cooperative nufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number Street  City State	Zip Code	Tim	nd estment property neshare ner		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	,	,	Who ha	as an interest in the property	? Check	Check if this is co (see instructions)	ommunity property
				otor 1 only		ш	
			Del	otor 2 only			
				otor 1 and Debtor 2 only	. 41= =		
			ш	east one of the debtors and and		itam anah as less!	
				information you wish to add a	SINT TUOU	item, such as local	

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 11 of 65

Debtor 1	Cynthia		Jones Case number	er <i>(if known)</i>	
	First Name	Middle Name	Last Name		
1.3 <u> </u>	et address, if available, or o	ther description	What is the property? Check all that apply.  Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
2. Add you ha	the dollar value of the pove attached for Part 1. W	ortion you own for frite that number es	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Other information you wish to add about this item property identification number: all of your entries from Part 1, including any entrichere.  st in any vehicles, whether they are registered or not also report it on Schedule G: Executory Contracts and	es for pages \$15	mmunity property
Cars, va		tility vehicles, moto	prcycles	•	
3.1	Make Model: Year:	Land Rover Evoque 2013	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D</i> <i>iims Secured by Property</i> .
	Approximate mileage: Other information:	30000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$24075.00	Current value of the portion you own? \$24075.00
			Check if this is community property (see instructions)		
3.2	Make Model: Year:		Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D</i> nims Secured by Property.
	Approximate mileage: Other information:	<u> </u>	Debtor 2 only Debtor 1 and Debtor 2 only  At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community property (see instructions)		

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 12 of 65

3.3 M M Ye	rst Name					
M Ye		Middle Name	Last Name			
Ye	Лаке Лodel:		Who has an interest in the prone.	roperty? Check		claims or exemptions. Pured claims on <i>Schedule I</i>
	/ear:		Debtor 1 only			nied claims on <i>Scredule i</i> nims Secured by Property.
A۱	Approximate mileage:	-				, ,
	#p		Debtor 2 only		Current value of the	Current value of the
0	Other information:		Debtor 1 and Debtor 2 only	y	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communit	ty property (see		
			instructions)			
3.4 M	Make		Who has an interest in the pr	roperty? Check		claims or exemptions. Pu
	Model:		one.			red claims on Schedule I
	/ear:		Debtor 1 only		Creditors vvno Have Cia	nims Secured by Property.
A	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
0	Other information:		Debtor 1 and Debtor 2 only	y	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communit	ty property (see		
_			instructions)			
Exampl No	oles: Boats, trailers, motors	•	er recreational vehicles, other v t, fishing vessels, snowmobiles, m	•		
Example No Yes 4.1 M	oles: Boats, trailers, motors	•		otorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on <i>Schedule I</i>
✓ No  Yes  4.1 M  M  Yes	oles: Boats, trailers, motors o es Make Model: 'ear:	•	t, fishing vessels, snowmobiles, m  Who has an interest in the pr	otorcycle accessori	Do not deduct secured the amount of any secu	•
✓ No  Yes  4.1 M  M  Yes	oles: Boats, trailers, motors o es Make Model:	•	t, fishing vessels, snowmobiles, m  Who has an interest in the pr one.	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule l</i>
V No Yes  4.1 M M Yes A	oles: Boats, trailers, motors o es Make Model: 'ear:	•	t, fishing vessels, snowmobiles, m  Who has an interest in the pr one.  Debtor 1 only	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule I ims Secured by Property.
V No Yes  4.1 M M Yes A	oles: Boats, trailers, motors o es Make Model: /ear: Approximate mileage:	•	t, fishing vessels, snowmobiles, m  Who has an interest in the pr one.  Debtor 1 only Debtor 2 only	notorcycle accessori roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Inims Secured by Property.  Current value of the
V No Yes  4.1 M M Yes A	oles: Boats, trailers, motors o es Make Model: /ear: Approximate mileage:	•	who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	roperty? Check  y  and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Inims Secured by Property.  Current value of the
V No Yes  4.1 M M Yes A	oles: Boats, trailers, motors o es Make Model: /ear: Approximate mileage:	•	who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors	roperty? Check  y  and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Inims Secured by Property.  Current value of the
V No Yes  4.1 M M Yes A	oles: Boats, trailers, motors o es Make Model: /ear: Approximate mileage: Other information:	•	who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is community	roperty? Check  y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Inims Secured by Property.  Current value of the
Example  No  Yes  4.1 M  M  Yo  Al  O  4.2 M	oles: Boats, trailers, motors o es Make Model: /ear: Approximate mileage: Other information:	•	who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communitinstructions)	roperty? Check  y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule I
Example  No  Yes  4.1 M  M  Yo  Al  4.2 M  M  Yo  Yo  Yo  Yo  Yo  Yo  Yo  Yo  Yo	oles: Boats, trailers, motors oces Make Model: Year: Approximate mileage: Other information:  Make Model: Year:	•	who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communitinstructions) Who has an interest in the prone of the property o	roperty? Check  y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule Inims Secured by Property.  Current value of the portion you own?  claims or exemptions. Pu
Example  No  Yes  4.1 M  M  Yo  Al  4.2 M  M  Yo  Yo  Yo  Yo  Yo  Yo  Yo  Yo  Yo	oles: Boats, trailers, motors oces Make Model: Year: Approximate mileage: Other information:  Make Model:	•	who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communitinstructions)  Who has an interest in the prone.	roperty? Check  y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule I
Example  No  Yes  4.1 M  M  Yo  Al  4.2 M  M  Yo  Al	oles: Boats, trailers, motors oces Make Model: Year: Approximate mileage: Other information:  Make Model: Year:	•	who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communit instructions)  who has an interest in the prone. Debtor 1 only	roperty? Check  y and another ity property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule In imms Secured by Property.  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule In imms Secured by Property.
Example  No  Yes  4.1 M  M  Yo  Al  4.2 M  M  Yo  Al	oles: Boats, trailers, motors o es  Make Model: /ear: Approximate mileage: Other information:  Make Model: /ear: Approximate mileage:	•	Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communit instructions)  Who has an interest in the prone. Debtor 1 only Debtor 2 only	roperty? Check  y and another ity property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	claims or exemptions. Puried claims or exemptions. Puried claims or exemptions. Puried claims or exemptions. Puried claims on Schedule Limins Secured by Property.
Example  No  Yes  4.1 M  M  Yo  Al  4.2 M  M  Yo  Al	oles: Boats, trailers, motors o es  Make Model: /ear: Approximate mileage: Other information:  Make Model: /ear: Approximate mileage:	•	who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communit instructions)  who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	roperty? Check  y and another ity property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	claims or exemptions. Puried claims or exemptions. Puried claims or exemptions. Puried claims or exemptions. Puried claims on Schedule Linims Secured by Property.  Current value of the

#### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 13 of 65

Debtor 1 Cynthia Jones Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Furniture & Goods \$750.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$425.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$800.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$750.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2725.00 for Part 3. Write that number here .....

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 14 of 65

Debtor 1 Cynthia Jones Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$50.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$4000.00 17.1. Checking account: \$-14.00 17.2. Checking account: Bank of America 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 15 of 65

Debt	tor 1 Cynthia	Madella Nassa	Jones	Case number (if known)	
20.	Negotiable instruments i	Middle Name  orate bonds and other negotial nclude personal checks, cashiers	checks, promissory no	otes, and money orders.	
	Non-negotiable instrume No No Yes. Give specific information about them	ents are those you cannot transfe	r to someone by signin	g or delivering them.	
21.	Retirement or pension Examples: Interests in IF		), thrift savings account	s, or other pension or profit-sharing plans	
	✓ No  Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	Pension plan:			
		Retirement account:			
		Keogh:			
		Additional account: Additional account:			
22.					
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent: Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No  Yes	Issuer name and description:			

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 16 of 65

Debt	tor 1 Cynthia	Jones	Case number (if known)	
24.		ddle Name  Last Name  account in a qualified ABLE program, or unde	r a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529A(b), and		r a quannou otato tartion programi	
	No Institution name and de	escription. Separately file the records of any interest	ss.11 U.S.C. § 521(c):	
	-			
25.	Trusts aquitable or future interests	in property (other than anything listed in line	1) and rights or nowers	-
20.	exercisable for your benefit	in property (other than anything listed in line	ry, and rights of powers	
	<b>✓</b> No			
	Yes. Describe			
26.		ade secrets, and other intellectual property bsites, proceeds from royalties and licensing agree	ements	
	<b>✓</b> No			
	Yes. Describe			
27.	Licenses, franchises, and other gen Examples: Building permits, exclusive	eral intangibles licenses, cooperative association holdings, liquor lic	censes, professional licenses	
	<b>✓</b> No			
	Yes. Describe			
Mor	ney or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you?  Tax refunds owed to you			portion you own?
	Tax refunds owed to you  ✓ No			portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds owed to you	er	Federal:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
	Tax refunds owed to you  ✓ No  ✓ Yes. Give specific information	ег	Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whethey you already filed the returns and the tax years	er		portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whethey you already filed the returns and the tax years	er ny, spousal support, child support, maintenance, o	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whethey you already filed the returns and the tax years		State:  Local:  divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including wheth you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimo		State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whethey you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimo		State:  Local:  divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whethey you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimo		State:  Local:  divorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whethey you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimo		State:  Local:  divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whethey you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimo		State:  Local:  divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including whether you already filed the returns and the tax years		State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including whether you already filed the returns and the tax years	ny, spousal support, child support, maintenance, o	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including wheth you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimo  ✓ No  Yes. Give specific information  Other amounts someone owes you  Examples: Unpaid wages, disability insus Social Security benefits; unp	ny, spousal support, child support, maintenance, o	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you  ✓ No  Yes. Give specific information about them, including wheth you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimo  ✓ No  Yes. Give specific information  Other amounts someone owes you  Examples: Unpaid wages, disability insu Social Security benefits; unp	ny, spousal support, child support, maintenance, o	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 17 of 65

Deb <sup>-</sup>	tor 1 Cynthia		Jones	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		th savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insuran of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property to If you are the beneficiary of property because someoned No Yes. Describe	a living trust, expect p		y, or are currently entitled to receive	
33.			ou have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
34.	Other contingent and un to set off claims  No Yes. Describe	iquidated claims of o	every nature, including counter	claims of the debtor and rights	
35.	Any financial assets you  No Yes. Describe	did not already list			
36.		-	Part 4, including any entries fo		\$4036.00
Part			-	nterest In. List any real estate in Part	1.
37.	No. Go to Part 6.  Yes. Go to line 38.	egal or equitable int	erest in any business-related pr	C p	current value of the ortion you own? To not deduct secured claims rexemptions
38.	Accounts receivable or c	ommissions you alre	ady earned		, oxomptone
	Yes. Describe				
39.			modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No  Yes. Describe				

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 18 of 65

Deb	tor 1 Cynthia	Jones Case number (if know	vn)
	First Name	Middle Name Last Name	
40.	Machinery, fixtures, equip	oment, supplies you use in business, and tools of your trade	
	<b>✓</b> No		
	Yes. Describe		
		<u> </u>	
41.	Inventory		
	<b>✓</b> No		
	Yes. Describe		
42.	Interests in partnerships	or joint ventures	
	✓ No		
		Name of entity: % of ow	nership:
	Yes. Give specific information about		
	them	·	<del></del> -
43	Customer lists, mailing list	s or other compilations	<del></del>
40.		s, or other complications	
	✓ No		
	Yes. Do your lists include	de personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	<u></u>		
	Yes. Describe.		<del></del>
44	Any business-related prop	perty you did not already list	
	_	only you are not amount not	
	<b>✓</b> No		
	Yes. Give specific		
	information		<del></del>
			<del></del>
			<del></del>
15 A	dd the dellar value of all of	f your antrine from Part 5 including any antrine for pages you have attached	
		f your entries from Part 5, including any entries for pages you have attached ere	
<u> </u>			
Pari		- and Commercial Fishing-Related Property You Own or Have an In	terest In.
	If you own or have an inte	rest in farmland, list it in Part 1.	
46.	Do you own or have any lo	egal or equitable interest in any farm- or commercial fishing-related property?	,
	No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own?
	163. 40 to line 47.		Do not deduct secured claims or exemptions
47.	Farm animals		2. <u>1</u> ,p.10.10
	Examples: Livestock, poultr	y, farm-raised fish	
	No No		
	Yes. Describe		

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 19 of 65

Debt	tor 1 Cynthia First Name		ones C	Case number (if known)	
48.					
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.	Any form- and common	rcial fishing-related property you did n	not alroady list		
51.		iciai lisililig-relateu property you did li	ot alleady list		
	✓ No  Yes. Describe				
		I of your entries from Part 6, including		have attached	
•				L	
Part 1	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did Not I	List Above	
53.		perty of any kind you did not already li	st?		
		s, country club membership			
	✓ No  Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		<b>&gt;</b>
Part 8	8: List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	\$155000.00
56. <b>r</b>	oart 2 total vehicles, lin	e 5	\$24075.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$2725.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$4036.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54			
62.1	Total personal property.	Add lines 56 through 61.	\$30836.00	Copy personal property total	+ \$30836.00
					ф105000 00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			\$185836.00

#### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 20 of 65

Fill in this information to identify your case:					
Debtor 1	Cynthia		Jones		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	Sankruptcy Court for the:	Northern	District of Illinois		
Case number (lf known)			(State)		

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt						
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.				
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)				
2.	For any property you list on Schedule A	N/B that you claim as e	exempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: 9302 S King Drive, Chicago, IL 60619 Line from Schedule A/B: 01	\$155,000.00	\$15,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901			
	Brief description: Land Rover Evoque, 2013 Line from Schedule A/B: 03	\$24,075.00	\$496.00; \$0.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
3.	<b>✓</b> No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

## Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 21 of 65

Debtor 1 Cynthia Jones Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description:	\$4,000.00	<b>C</b> 2 025 00	735 ILCS 5/12-1001(b)
Checking account, Bank of America	<u> </u>	\$2,025.00	_
Line from Schedule A/B: 17		applicable statutory limit	
Brief description:	(\$14.00)		735 ILCS 5/12-1001(b)
Checking account, Bank of America		\$0 100% of fair market value, up to any	_
Line from Schedule A/B: 17		applicable statutory limit	
Brief description:	\$750.00		735 ILCS 5/12-1001(b)
Misc. Household Furniture & Goods	Ψ130.00	\$750.00 100% of fair market value, up to any	_
Line from Schedule A/B: 06		applicable statutory limit	
Brief description:	\$800.00	<b>7</b>	735 ILCS 5/12-1001(a)
Used Clothing		\$800.00	<u> </u>
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$425.00		735 ILCS 5/12-1001(b)
Misc. Electronics		\$425.00	_
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$750.00	Ø750.00	735 ILCS 5/12-1001(b)
Misc. Jewelry		\$750.00	_
Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$50.00		735 ILCS 5/12-1001(b)
Cash on Hand	Ψ30.00	\$50.00	_
Line from Schedule A/B: 16		100% of fair market value, up to any applicable statutory limit	

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 22 of 65

Fill in	this information to identify your car	ge:			
Debto	or 1 Cynthia First Name	Jones  Middle Name Last Name			
Debto		Middle Name Last Name			
	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois (State)			
Case (If know	number vn)	(Otate)			
Off	icial Form 106D				Check if this is ar amended filing
Scl	hedule D: Credito	ors Who Have Claims Secure	ed by Prop	erty	12/1
		le. If two married people are filing together, both are equa			
	space is needed, copy the Additio and case number (if known).	nal Page, fill it out, number the entries, and attach it to the	nis form. On the top	of any additional pag	ges, write your
	Do any creditors have claims se	ecured by your property?			
·· ·	<del>-</del>	it this form to the court with your other schedules. You hav	e nothing else to rep	ort on this form	
L	<b>_</b>	,	c not in g cisc to rep	ort ort tills forti.	
		i below.			
Part	1: List All Secured Claims				
2.	separately for each claim. If more th	or has more than one secured claim, list the creditor an one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	PNCBANK	Describe the property that secures the claim:	\$23,579.00	\$24,075.00	\$0.00
	Creditor's Name 2730 LIBERTY AVE	2013 Land Rover Evoque			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	PITTSBURGH PA 15222	Unliquidated			
	City State ZIP Code  Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	✓ An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 12/2013 incurred	Last 4 digits of account number8743			
2.2	Loandepot.com, Ilc Creditor's Name	Describe the property that secures the claim:	\$134,055.00	\$155,000.00	\$0.00
	1050 WOODWARD AVE  Number Street	9302 S King Drive, Chicago, IL 60619  As of the date you file, the claim is: Check all that apply.			
		Contingent			
	DETROIT MI 48226	Unliquidated			
	City State ZIP Code  Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	✓ An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors and another	Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt Date debt was 05/03/2017 incurred	Last 4 digits of account number			
	Add the dollar value of y	our entries in Column A on this page. Write that number	\$157,634.00		

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 23 of 65

Fill in	this inforn	mation to identify your c	ase:			
Debto	r 1	Cynthia		Jones		
		First Name	Middle Name	Last Name		
Debto						
(Spouse	e, if filing)	First Name	Middle Name	Last Name		
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois		
			_	(State)		
(If know	number n)					
		100F/F				Check if this is an amended filing
Onic	ciai Fo	orm 106E/F				
Scł	nedu	ıle E/F: Cre	editors Who	<b>Have Unsec</b>	cured Claims	12/15
other p Form 1 claims the ent known	party to a 06A/B) a that are tries in th	nny executory contracts and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Ur Creditors Who Hold Clain	nt could result in a claim. Dexpired Leases (Official F Des Secured by Property. If	Also list executory contracts orm 106G). Do not include an more space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number ite your name and case number (if
1. [	o any cr	editors have priority ur	secured claims against	you?		
l F	No. G	Go to Part 2.				
Ī	Yes.					
2. L	ist all of					

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

#### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 24 of 65

Debtor 1 Cynthia Jones Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Advocate Health Care \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 4256 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60197 Carol Stream Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Medical Bill Other. Specify \_\_\_ Is the claim subject to offset? Yes BK OF AMER 4.2 \$2,062.00 Last 4 digits of account number Nonpriority Creditor's Name 9000 SOUTHSIDE BLV FL9-600-02-15 When was the debt incurred? 12/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE Florida 32256 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes CAPITAL ONE \$8,805.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/2013 P O Box 30253 Number As of the date you file, the claim is: Check all that apply. Contingent Salt Lake City Utah 84130 Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts CreditCard Is the claim subject to offset? Other. Specify \_ No Yes

## Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 25 of 65

Debtor 1 Cynthia Jones Case number (if known)
First Name Middle Name Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim			
4.4	CB/WMNWTHN  Nonpriority Creditor's Name PO BOX 182789  Number Street  COLUMBUS Ohio 43218 City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?	th 4.5, followed by 4.6, and so forth.  Last 4 digits of account number 1401 When was the debt incurred? 11/2015  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$388.00			
4.5	Yes  Heart Care Centers of IL  Nonpriority Creditor's Name PO Box 1870  Number Street  Cary North Carolina 27512  City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No	Last 4 digits of account number  When was the debt incurred?	\$45.84			
4.6	LENDING CLUB CORP  Nonpriority Creditor's Name 71 STEVENSON ST STE 300  Number Street  SAN FRANCISCO California 94105 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number	\$15,171.00			

## Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 26 of 65

Debtor 1 Cynthia Jones Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim			
4.7	Prairie Medical Physicians Nonpriority Creditor's Name	Last 4 digits of account number	\$200.00			
	10330 S. Roberts Road	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Palos Hills Illinois 60465	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify Medical Bill				
	Is the claim subject to offset?					
	✓ No					
	Yes					
4.8	SYNCB/HHGREG	- Last 4 digits of account number 3791	\$1,708.00			
	Nonpriority Creditor's Name C/O PO BOX 965036	When was the debt incurred? 10/2014				
	Number Street	· ———				
		As of the date you file, the claim is: Check all that apply.  Contingent				
	ORLANDO Florida 32896	- Unliquidated				
	City State Zip Code  Who incurred the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	Other. Specify CreditCard				
	✓ No	<u> </u>				
	Yes					
4.0	TARGET/TD		ф1 104 00			
4.9	Nonpriority Creditor's Name	Last 4 digits of account number 6774	\$1,184.00			
	PO BOX 673 Number Street	When was the debt incurred? 2/2015				
	Number Street	As of the date you file, the claim is: Check all that apply.				
	MINISTROLIO Missessia 55440	Contingent				
	MINNEAPOLIS Minnesota 55440 City State Zip Code	- Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify CreditCard				
	✓ No	_				
	Yes					

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 27 of 65

Debtor 1 Cynthia Jones Case number (if known)

First Nar	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes o	only. 28 U.S.C. §159.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom ruit i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$29,663.84	
	Gi Total Add lines of through Gi	e:	\$29,663.84	

Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 28 of 65

Fill in this information to identify your case:						
Debtor 1	Cynthia		Jones			
	First Name	Middle Name	Last Nar	me		
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Nar	ne		
United States E	Bankruptcy Court for the:	Northern	District of Illin	ois		
			(Sta	ate)		
Case number						
(If known)						

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

## Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 29 of 65

			DC	cument rag	C 23 01 03		
Fill in	this infor	mation to identify your c	ase:				
Debte	or 1	Cynthia First Name	Middle Name	Jones Last Name			
Debt (Spou	or 2 se, if filing)	First Name	Middle Name	Last Name			
Unite	d States B	Sankruptcy Court for the:	Northern	District of Illinois			
Case (If know	number			(State)			
	<u> </u>	Form 106H					Check if this is an amended filing
Scł	nedul	e H: Your Co	lebtors				12/15
know	n). Answe	r every question.	ou are filing a joint case, do				ame and case number (if
	daho, Lou No. (	uisiana, Nevada, New Me Go to line 3.	lived in a community proxico, Puerto Rico, Texas, Wer spouse, or legal equiva	ashington, and Wiscons	in.)	erty states and territories	s include Arizona, California,
		Yes. In which communit	y state or territory did you	ı live?	Fill in the name	and current address of	f that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent			
		Number Street					
		City	State	Zip C	ode		
		•	otors. Do not include you	•		•	•

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 30 of 65

						•	
Fill in this info	ormation to identify	your case:					
Debtor 1	Cynthia		Jones				
	First Name	Middle Name	Last N	ame		Che	ck if this is:
Debtor 2 (Spouse, if filing)	Firet Namo	Middle Name	Last N	amo		m/	An amended filing
							A supplement showing post-petition chapter 13
United States E the:	Bankruptcy Court for	Northern	District of Illi	inois State)			expenses as of the following date:
Case number			(0	naic		_	
(If known)					_		MM / DD / YYYY
Official F	orm 106I						
Schedul	e I: Your In	come					12/15
spouse. If mo number (if kn		, attach a separate she y question.			_	-	not include information about your onal pages, write your name and case
1. Fill in your			Debtor 1				Debtor 2
informatio	n.	Employment status					
	more than one job, parate page with	p.o,o o.u.uo	☐ Emplo	•	ved		Employed  Not Employed
information	about additional		V Not 2	прю	you		Thet Employed
employers.		Occupation	-				
Include par self-employ	t time, seasonal, or red work.	Employer's name					<u> </u>
	may include student	Employer's address					
	aker, if it applies.		Number St	reet			Number Street
							<u> </u>
			-011		01.1	7: 0 !	
			City		State	Zip Code	City State Zip Code
		How long employed there?					
		there:					
Part 2: Giv	e Details About M	Ionthly Income					
spouse unless If you or your	s you are separated.	e more than one employer,	•			•	vrite \$0 in the space. Include your non-filing
, ,	•				For Debte	or 1	For Debtor 2 or non-filing spouse
		rry, and commissions (before calculate what the monthly		2.		\$0.00	non-ming spouse
3. Estimate	and list monthly over	time pay.		3.		+ \$0.00	
4. Calculat	e gross income. Add li	ne 2 + line 3.		4.		\$0.00	

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 31 of 65

Debtor		ones	Case number	r <i>(if</i>			
	First Name Middle Name Li	ast Name	For Debtor 1	For Debtor 2 or non-filing spouse			
Сору	line 4 here	<b>→</b> 4.	\$0.00				
5. List a	all payroll deductions:						
5a. <b>T</b>	ax, Medicare, and Social Security deductions	5a.	\$0.00				
5b. <b>N</b>	Mandatory contributions for retirement plans	5b.	\$0.00				
5c. <b>V</b>	oluntary contributions for retirement plans	5c.	\$0.00				
5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00				
5e. <b>l</b> ı	nsurance	5e.	\$0.00				
5f. <b>D</b>	omestic support obligations	5f.	\$0.00				
5g. <b>l</b>	Jnion dues	5g.	\$0.00				
5h. <b>(</b>	Other deductions. Specify:	5h. +	\$0.00 +				
6. <b>Add t</b> +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$0.00				
7. Calcu	ulate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$0.00				
8. List a	all other income regularly received:						
b	let income from rental property and from operating a business, profession, or farm						
g	httach a statement for each property and business showing pross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00				
8b. <b>I</b>	nterest and dividends	8b.	\$0.00				
	amily support payments that you, a non-filing spouse, or a lependent regularly receive	1					
	nclude alimony, spousal support, child support, maintenance, livorce settlement, and property settlement.	8c.	\$0.00				
8d. <b>l</b>	Jnemployment compensation	8d.	\$0.00				
	Social Security	8e.	\$567.00				
Ir ca u h	other government assistance that you regularly receive include cash assistance and the value (if known) of any non-ash assistance that you receive, such as food stamps (benefits inder the Supplemental Nutrition Assistance Program) or ousing subsidies pecify:	8f.	\$0.00				
8g. <b>F</b>	Pension or retirement income	8g.	\$4,784.21				
8h. <b>(</b>	Other monthly income. Specify:	8h. +	\$0.00 +				
9. <b>Add</b> a	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$5,351.21				
	ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. ouse	\$5,351.21 +	=	\$5,351.21		
Inclu friend	11. State all other regular contributions to the expenses that you list in Schedule J.  Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.						
Spec	ify:			11.	+ \$0.00		
	the amount in the last column of line 10 to the amount in that amount on the Summary of Schedules and Statistical Sun				\$5,351.21		
vviite	that amount on the <i>Summary of Schedules and Statistical Sum</i>	mary or Certain L	iaDilities and helated Da	иа, II II аррнеѕ	Combined monthly income		
	you expect an increase or decrease within the year after y No. Yes. Explain:	ou file this form?	•				

## Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 32 of 65

		D00	cument Page 32 of	65		
Fill in this infor	mation to identify your	case:				
Debtor 1	Cynthia		Jones			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	Į	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement sho expenses as of th		
Case number (If known)				MM / DD / YYYY	<del></del>	
Official	Form 106J			_		
Schedul	e J: Your Exp	enses				12/15
information. If (if known). Ans		attach another sheet to th	are filing together, both are eq iis form. On the top of any addit			number
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live in a s	eparate household?				
	No					
	Yes. Debtor 2 must fi	le Official Forms 106J-2, <i>Exp</i>	penses for Separate Household of I	Debtor 2.		
2. Do you hav	e dependents?	lo				
Do not list Debtor 2.	Debtor 1 and	es. Fill out this information fo	<ul> <li>Dependent's relationship to Debtor 1 or Debtor 2</li> </ul>	Dependent's age	Does deper with you?	ndent live
	penses include	lo				
than yourself and dependents	d your	es				
	mate Your Ongoing	Monthly Expenses				
_	of a date after the bank		s you are using this form as a su upplemental Schedule J, check		•	
	-	cash government assistanc it on Schedule I: Your Incon	-		Y	our expenses
	I or home ownership ex or the ground or lot. 4.	penses for your residence.	Include first mortgage payments	and	4.	\$978.18
-	uded in line 4:				т.	
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 33 of 65

Debtor 1 Cynthia Jones Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$260.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$150.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$350.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$25.00
10. Personal care products and services	10.	\$50.00
11. Medical and dental expenses	11.	\$300.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$100.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$239.00
15b. Health insurance	15b	\$231.00
15c. Vehicle insurance	15c	\$225.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify: Federal Tax withheld from Annuity	16	\$609.44
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$671.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19. Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 34 of 65

Debtor 1	Cynthia			Jones	Case number (if known)		
	First Nam	ne	Middle Name	Last Name			_
21. <b>Othe</b>	r. Specify	/:				21	\$0.00
	-	ur monthly expens	ses.				\$4,188.62
22a. /	22a. Add lines 4 through 21.						\$0.00
22b.	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.						\$4,188.62
22c. /	Add line 2	22a and 22b. The r	esult is your monthly exp	enses.		22.	
23.Calcu	ulate you	ur monthly net inc	ome.				
23a. Copy line 12 (your combined monthly income) from Schedule I.					23a	\$5,351.21	
23b.	Сору уо	ur monthly expense	es from line 22 above.			23b	\$4,188.62
23c. Subtract your monthly expenses from your monthly income.				\$1,162.59			
	The resu	It is your monthly n	et income.			23c	
24 Do v	ou expe	ct an increase or o	decrease in vour expen	ses within the year after y	ou file this form?		
-	•						
				oan within the year or do yo nodification to the terms of			
mon	igage pay	yment to increase o	i decrease because of a n	Todification to the terms of	your mongage:		
<b>✓</b> 1	No						
	Yes						
_		Explain here:					
		Explain Here.					

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 35 of 65

Fill in this information to identify your case:							
Debtor 1	Cynthia		Jones				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(Giato)				

#### Official Form 106Dec

Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	<b>▼</b> No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and					
×	/s/ Cynthia Jones	×					
	Signature of Debtor 1	Signature of Debtor 2					
	Date 5/18/2017	Date					
	MM/DD/YYYY	MM/DD/YYYY					

Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 36 of 65

Fill in this in	formation to identify your	case:					
Debtor 1	Cynthia		Jones				
Debtor 2	First Name	Middle N	ame Last Nam	е			
(Spouse, if filing	First Name	Middle N	ame Last Nam	е	-		
United State	s Bankruptcy Court for the:	Northern	District of Illino				
Case numbe	er		(Stat	e)			
(If known)	_						Check if this is a
Officia	l Form 107						amended filing
Statem	ent of Financia	al Δffaire fo	or Individuals	Filina fo	r Rankru	ntcv	04/1
	olete and accurate as po						
information	n. If more space is need	ed, attach a sepa					
number (if i	known). Answer every c	juestion.					
Part 1: Gi	ive Details About Your	Marital Status	and Where You Lived	Before			
1. What	is your current marital st	atus?					
	Married						
	Not married						
2. Durin	g the last 3 years, have y	ou lived anywhere	other than where you li	o now?			
		ou liveu allywhere	other than where you in	re now:			
	√es. List all of the places y	ou lived in the last	3 years. Do not include y	where vou live	now		
Ш.	co. List all of the places y		o your of Do Hot monday	viloro you iivo	now.		
	Debtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same a	s Debtor 1		Same as Debtor 1
							_
Ī.	Number Street		From	Number Str	eet		From
_			То				To
7	Dity State	Zip Code		City	State	Zip Code	
	•			Same a	s Debtor 1	<u> </u>	Same as Debtor 1
							_
N N	Number Street		From	Number Str	eet		From
_			To				To
-	Dity State	Zip Code		City	State	Zip Code	
	, 0.000	p		,			
	the last 8 years, did you o <i>ritories</i> include Arizona, Calif						
<b>✓</b> No	)						
	s. Make sure you fill out S	schedule H: Your C	Codebtors (Official Form	106H).			

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 37 of 65

Debtor 1 Cynthia Jones Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$9000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Est. 2017 YTD Pension \$23,921.00 From January 1 of current year until Est. 2017 YTD SS \$2,268.00 the date you filed for bankruptcy: Est. 2016 Pension \$55,026.00 For last calendar year: Est. 2016 SS \$6,804.00 (January 1 to December 31, 2016 Est. 2015 Pension \$55,026.00 For the calendar year before that: Est. 2015 SS \$2,268.00 (January 1 to December 31, 2015

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 38 of 65

Debtor 1 Cynthia Jones \_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 39 of 65

or 1	Cynthia			Jo	nes	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi corp age	ders include your porations of whic	relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; are relatives; are relatives; and the relatives; are relatives	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	roacen ter and payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name			_			
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	·	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 40 of 65

Debtor 1 Cynthia Jones Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 41 of 65

Debt	tor 1 Cynthia	Jones	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because yo		pank or financial institution, set off any am	ounts from your
	✓ No  Yes. Fill in the details.			
		Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name			-
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	✓ No			
<b>D</b>	Yes List Certain Gifts and Contributions			
Part	List dei tairi dirts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			_
	Number Street			
	City State Zip Code			
	Person's relationship to you			

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 42 of 65

Debt	tor 1	Cynthia	Jones	Case number (if known)		
		First Name Middle Name	Last Name			
14.	Wit	hin 2 years before you filed for bankruptcy,	did you give any gifts or contrib	outions with a total value of	nore than \$600	to any charity?
	<b>V</b>	No				
	H	Yes. Fill in the details for each gift or contrib	oution			
	Ш	res. Fill in the details for each girt of contrib	Julion.			
		Gifts or contributions to charities	Describe what you cont	ributed	Date you	Value
		that total more than \$600			contributed	
		Charity's Name	<del></del>			
		chang a riama				
		Number Street				
		Number Street				
		City State Zip Code	<del></del>			
Part	6:	List Certain Losses				
15	\A/;+	hin 1 year before you filed for bankruptcy or	cines you filed for bankruntay	did you loss spything boos	as of thatt fire	other disaster or
15.		nin i year before you lifed for bankruptcy of ibling?	since you med for bankruptcy,	did you lose anything becat	se of theit, life,	other disaster, or
	<b>✓</b>	No				
	П	Yes. Fill in the details.				
	_	Describe the property you lost and	Describe any insurance	coverage for the loss	Date of your	Value of property
		how the loss occurred	Include the amount that i		loss	lost
		now the rese occurred	pending insurance claims		1000	1001
			A/B: Property.			
Part	7:	List Certain Payments or Transfers				
		ut seeking bankruptcy or preparing a bankruptcy petition preparer  No		r services required in your banl	kruptcy.	
	✓	Yes. Fill in the details.				
			Description and value of	f any property	Date payment	Amount of
			transferred		or transfer	payment
					was made	
		Semrad Law Firm	Attorney's Fee - 500.00		5/12/2017	\$500.00
		Person Who Was Paid				
		20 S. Clark Street				
		Number Street				
		28th Floor				
		Chicago Illinois 60603				
		City State Zip Code				
		only only zip code				
		Email or website address				
			_			
		Email or website address  Person Who Made the Payment, if Not You	_ _			
			_			
		Person Who Made the Payment, if Not You	_			
			_			
		Person Who Made the Payment, if Not You				
		Person Who Made the Payment, if Not You  Person Who Was Paid				
		Person Who Made the Payment, if Not You  Person Who Was Paid				
		Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street				
		Person Who Made the Payment, if Not You  Person Who Was Paid				
		Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code				
		Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street				

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 43 of 65

Deb	tor 1	Cynthia			ase number (if known)	·	
		First Name	Middle Name	Last Name			
17.	hel	hin 1 year before you filed p you deal with your credinot include any payment or No	tors or to make payme		nalf pay or transfer	any property to any	one who promised to
	Ħ	Yes. Fill in the details.					
	Ш	res. Fill in the details.					
				Description and value of any pro transferred	perty	Date A payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	the Incl	ordinary course of your bu	usiness or financial af and transfers made as s	ecurity (such as the granting of a securi			
				Description and value of property transferred		y property or eceived or debts paid	Date transfer was made
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
19.	ben	hin 10 years before you file reficiary? ese are often called asset-pro No Yes. Fill in the details.		I you transfer any property to a self-s	ettled trust or sim	ilar device of which	you are a
	_			Description and value of the pro	operty transferred		Date transfer was made
		Name of trust					

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 44 of 65

Debtor 1 Cynthia Jones Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 45 of 65

Debtor 1 Cynthia Jones Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 46 of 65

Debt		Cynthia			Jones	Case i	number <i>(if l</i>	known)	
		First Name	Middle Na	ame	Last Name				
26.	Hav	e you been a part	y in any judicial or a	dministrative	e proceeding under	any environmenta	al law? Inc	clude settlements and or	ders.
	<b>✓</b>	No							
		Yes. Fill in the det	tails.						
				Cou	rt or agency		Nature o	f the case	Status of the case
		Case title			ut Nama				Pending
				Cou	rt Name				On appeal
		Case number		Num	nberStreet	·			Concluded
				City	State	Zip Code			
Part	11:	Give Details Ab	oout Your Busines	s or Conne	ections to Any Bus	siness			
27.	Witl	hin 4 years before	you filed for bankru	ptcy, did you	own a business or	have any of the fo	llowing co	onnections to any busine	ss?
			etor or self-employed			-	-time or p	art-time	
			f a limited liability con	npany (LLC)	or limited liability pa	rtnersnip (LLP)			
		A partner in a		ovoqutivo of	a corporation				
			rector, or managing of the vo		•	ocration			
		Arrowner or a	at least 5 /0 of the vo	ing or equity	y securities of a corp	Joration			
	<b>✓</b>		above applies. Go to						
		Yes. Check all that	at apply above and f	fill in the deta	ails below for each b	usiness.			
					Describe the natu	re of the business	3	Employer Identification include Social Security	
		Business Name						EIN:	
		Number Street			Name of accounta	ant or bookkeeper	•	Dates business existed	
		City	State Zip (	Code				From To	
					Describe the natu	re of the business	3	Employer Identification include Social Security	
		Business Name						EIN:	
		Number Street			Name of accounta	ant or bookkeener	•	Dates business existed	
		City	State Zip (	Code	rame of account	ant of Bookkeeper		From To	
		•	·						
					Describe the natu	re of the business		Employer Identification	number Do not
								include Social Security	
		Business Name						EIN:	
								Data a book on the second	
		Number Street			Name of accounta	ant or bookkeeper	•	Dates business existed	
		City	State Zip 0	Code				From To	

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 47 of 65

Deb	tor 1	Cynthia			Jones	Case number (if known)
		First Name	Mi	ddle Name	Last Name	
28.	cred	nin 2 years before ditors, or other par No Yes. Fill in the det	rties.	nkruptcy, did yc	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Ш	res. i iii ii i iile det	alis Delow.			
					Date issued	
		Name			MM/DD/YYYY	
		Name				
		Number Street			_	
		City	State	Zip Code	_	
Pari	10.	Sign Below				
		kruptcy case can	result in fines			ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/	Cynthia Jones			
		Signati	ure of Debtor 1			Signature of Debtor 2
		Date 5	5/18/2017			Date
	D				Et a cartal Agost a galacter to	1 - 1 - E'' ( P 1 1 10 (" - 1 - 1 10 T")
	Dia yo	ou attach addition	ai pages to Yo	ur Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	✓ N	lo				
	☐ Y	es				
ı	Did yo	ou pay or agree to	pay someone	who is not an at	torney to help you fill out b	ankruptcy forms?
ı	V N	lo				
i	Y	es. Name of persor	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 48 of 65

B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Northern Distric	ct of Illinois	
ı re	Cynthia Jones		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within o rendered or to be rendered on beh	ne year before the filing of the p	petition in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to	accept		\$4,000.00
	Prior to the filing of this statement	I have received		\$500.00
	Balance Due			\$3,500.00
2	. The source of the compensation p	aid to me was:		
	<b>✓</b> Debtor	Other (specify)		
3	. The source of the compensation p	aid to me is:		
	<b>✓</b> Debtor	Other (specify)		
4	. I have not agreed to share the members and associates of m	above-disclosed compensatior y law firm.	n with any other person unless the	ey are
		aw firm. A copy of the agreeme	th a other person or persons who a ent, together with a list of the name	
5	. In return for the above-disclosed f	ee, I have agreed to render lega	I service for all aspects of the bank	kruptcy case, including:
	<ul> <li>a. Analysis of the debtor's fin bankruptcy;</li> </ul>	ancial situation, and rendering	advice to the debtor in determinin	g whether to file a petition in
	b. Preparation and filing of ar	y petition, schedules, statemer	nts of affairs and plan which may b	oe required;
	c. Representation of the debt	or at the meeting of creditors a	nd confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debt	or in adversary proceedings an	d other contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), the	ne above-disclosed fee does no	ot include the following services:	
		CERTIFICA	ATION	
	I certify that the foregoing is a comp tor(s) in this bankruptcy proceeding		nt or arrangement for payment to r	ne for representation of the
	5/18/2017		/s/ Amy Gerstein	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 53 of 65

#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Jones, Cynthia	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIF	CATION OF CREDITOR MAT	TRIX
Ti knowledge		fy that the attached list of creditors is tr	rue and correct to the best of their
Date:	5/18/2017	/s/ Jones, Cynth Jones, Cynthia Signature of Del	

### Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 54 of 65

PNCBANK 2730 LIBERTY AVE PITTSBURGH, PA, 15222

LENDING CLUB CORP 71 STEVENSON ST STE 300 SAN FRANCISCO, CA, 94105

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

BK OF AMER 9000 SOUTHSIDE BLV FL9-600-02-15 JACKSONVILLE, FL, 32256

SYNCB/HHGREG C/O PO BOX 965036 ORLANDO, FL, 32896

TARGET/TD PO BOX 673 MINNEAPOLIS, MN, 55440

CB/WMNWTHN PO BOX 182789 COLUMBUS, OH, 43218

Heart Care Centers of IL PO Box 1870 Cary, NC, 27512

Advocate Health Care 4001 Vollmer Rd Olympia Flds, IL, 60461

Prairie Medical Physicians 10330 S. Roberts Road Palos Hills, IL, 60465

Loandepot.com, Ilc 1050 WOODWARD AVE DETROIT, MI, 48226

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

#### *C*. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$77.00 for expenses, leaving a balance due of \$3,887.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/12/2017	
Signed:	A.	
/s/ Cyntl	nia Jones Muse	$\sim \mathcal{U}$
	- $A'$ $U$	/s/ Amy Gerstein
Debtor(s	s) (/	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 60 of 65

Debtor 1 Cynthia		Jones	Case number (if known)		
Part 6: Answer These Out	Middle Name	Last Name			
Part 6: Answer These Que 16. What kind of debts do you have?	uestions for Reporting Purposes  16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you owe that are not consumer debts or business debts.				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing unde	nder Chapter 7. Go to line 18 or Chapter 7. Do you estimate paid that funds will be availat	that after any exempt prop	perty is excluded and administrative d creditors?	
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000- 5,001- 10,001	•	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,00 □ \$500,001-\$1 millio	\$10,00 00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
<sup>20.</sup> How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	\$10,00 00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Cynthia Jones	Comign	Signature of D	ohtor 2	
	Signature of Debtor 1  Executed on5	/18/2017 MM / DD / YYYY	Executed or		

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 61 of 65

		•	•	
Fill in this infor	mation to identify your c	ase:		
Debtor 1	Cynthia		Jones	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
Official	Form 106De	eC .	,	Check if this is a amended filing
Declarat	ion About an	 Individual Del	otor's Schedules	12/1
money or prop	erty by fraud in connect 1341, 1519, and 3571.	ile bankruptcy schedule ion with a bankruptcy c	es or amended schedules. Makin ase can result in fines up to \$25	g a false statement, concealing property, or obtaining 0,000, or imprisonment for up to 20 years, or both. 18
☑ No	ay or agree to pay some	eone who is NOT an atto	orney to help you fill out bankrup  Attach Bankruptcy Petiti Signature (Official Form	on Preparer's Notice, Declaration, and
•	are true and correct.	miteria ."	ummary and schedules filed with	this declaration and

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 5/18/2017

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 62 of 65

		•		•
Debtor 1	Cynthia		Jones	Case number (if known)
	First Name	Middle Name	Last Name	
	editors, or other partie	s.	ou give a financial stater	nent to anyone about your business? Include all financial institutions
	Yes. Fill in the details	below.		
			Date issued	
	Name		MM/DD/YYYY	
	N Ohrad		,	
	Number Street			
	· · · · · · · · · · · · · · · · · · ·	State Zip Code	_	•
	City	state Zip Code		
Part 12:	Sign Below			
a ba	<b>~</b>	thia Jones (MM)	) Day	o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature		<del>-//-</del>	Signature of Debtor 2
	Date 5/18	/2017		Date
Did y	ou attach additional p	ages to Your Statement o	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
[7]	No			
Ľ.	Yes			
Did y	you pay or agree to pay	y someone who is not an a	ttorney to help you fill ou	t bankruptcy forms?
[7]	No			
1				Attach the Bankruptcy Petition Preparer's Notice,
	Yes. Name of person			Declaration, and Signature (Official Form 119).

Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 63 of 65

#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Jones, Cynthia	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MA	TRIX
.Th knowledge	e above named Debtors hereby verify	that the attached list of creditors is t	rue and correct to the best of their
Oate:	5/18/2017	/s/ Jones, Cyntl	hia (MMS)
		Jones, Cynthia Signature of De	

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 64 of 65

Debto	or 1 Cynthia First Name	Middle Name	Jones Last Name	Case number (if known)			
16.	6. Calculate the median family income that applies to you. Follow these steps:						
	16a. Fill in the s	state in which you live.	Illinois				
	16b. Fill in the r	number of people in your househ	old. 1				
	household using the l	ink specified in the separate instr	To	find a list of applicable median income amounts, go online It may also be available at the bankruptcy clerk's office.	\$50,765.00		
17.	How do the lin	•					
				this form, check box 1, Disposable income is not determined lation of Disposable Income (Official Form 122C-2).			
	U.S.C		d fill out Calculation of Dis	check box 2, <i>Disposable income is determined under 11</i> posable Income (Official Form 122C-2). On line 39 of that			
Part :	Calculate	Your Commitment Period	Under 11 U.S.C. §1325	5(b)(4)			
18.	Copy your tota	l average monthly income fron	n line 11.		\$4,784.21		
19.	Deduct the ma	rital adjustment if it applies. If	f you are married, your spou 4) allows you to deduct part	se is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.			
		al adjustment does not apply, fill			-\$0.00		
	19b. Subtract I	ine 19a from line 18.			\$4,784.21		
20.	Calculate your	current monthly income for th	ne year. Follow these steps:		-		
	20a. Copy line	19b			\$4,784.21		
	Multiply by	12 (the number of months in a	year).		x 12		
	20b. The result	is your current monthly income for	or the year for this part of the	e form.	\$57,410.52		
	20c. Copy the r	nedian family income for your sta	ate and size of household fro	om line 16c.	\$50,765.00		
21.	21. How do the lines compare?						
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.						
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.						
Part 4	Sign Belov	W					
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.						
		ynthia Jones WWW	m	Signature of Debtor 2			
	Signatu	re of Debtor 1		Signature of Debtor 2	· ve		
	-	/18/2017 MM/DD/YYYY	V	Date MM/DD/YYYY			
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 1.7b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.						

page 3

# Case 17-15452 Doc 1 Filed 05/18/17 Entered 05/18/17 11:58:14 Desc Main Document Page 65 of 65

Debtor 1 Cynthia		Jones	Case number (if known)	
First Name	Middle Name	Last Name		
Part 4: Sign Below				
By signing here, under penalty  * /s/ Cynthia Jones	of perjury you declare that the i	nformation on this staten	nent and in any attachments is true and correct.	
Signature of Debtor 1	WW//n	- <u>-</u> S	ignature of Debtor 2	<del>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</del>
Date 5/18/2017 MM/DD/YYYY	Ų.		ate	
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